

COLONIAL AMERICAN BANK

	CPP Disbursement Date 03/27/2009	Cert 58412	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$21	\$44	109.1%		
Loans	\$17	\$33	93.6%		
Construction & development	\$1	\$0	-100.0%		
Closed-end 1-4 family residential	\$8	\$15	78.8%		
Home equity	\$1	\$1	-15.9%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-83.1%		
Commercial & Industrial	\$0	\$3			
Commercial real estate	\$7	\$14	111.0%		
Unused commitments	\$0	\$6	1213.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$5			
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$4	\$5	39.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$20	\$30	53.5%		
Deposits	\$19	\$29	51.8%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$2	\$14	828.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$16	NA		
Performance Ratios					
Tier 1 leverage ratio	7.1%	33.5%	--		
Tier 1 risk based capital ratio	9.1%	42.0%	--		
Total risk based capital ratio	10.3%	43.3%	--		
Return on equity ¹	-11.7%	-40.9%	--		
Return on assets ¹	-0.9%	-14.9%	--		
Net interest margin ¹	4.4%	2.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	84.9%	40.5%	--		
Loss provision to net charge-offs (qtr)	100.0%	231.7%	--		
Net charge-offs to average loans and leases ¹	-2.9%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	26.9%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.1%	0.0%	0.0%	--
Home equity	0.0%	7.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	7.8%	0.0%	0.0%	--
Total loans	1.6%	3.5%	0.0%	0.5%	